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BIR DATA SHEET

CONFIRMATION NO. 7517

SERIAL NUMBER 10/815,190	FILING or 371(c) DATE 03/31/2004	CLASS 710	GROUP ART UNIT 3696	ATTORNEY DOCKET NO. 320529195US5
	RULE			

APPLICANTS

Kathleen Tyson-Quah, Radlett, UNITED KINGDOM;

This application is a CON of 09/513,440 02/25/2000 PAT 7,283,977

** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** ** SMALL ENTITY ** 06/10/2004

☐ Yes ☑ No Foreign Priority claimed STATE OR SHEETS TOTAL INDEPENDENT Met after Allowance 35 USC 119(a-d) conditions met Q Yes W No COUNTRY DRAWINGS CLAIMS CLAIMS Verified and /FRANTZY POINVIL/ ²⁸ 24 ---4----UNITED 20 Evaminer's Signature Acknowledged KINGDOM

ADDRESS

PERKINS COIE LLP PATENT-SEA P O BOX 1247 SEATTLE, WA 98111-1247

UNITED STATES

TITLE

Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system employing a risk filter routine that determines whether to selectively reject payment based upon at least one user-supplied risk parameter including a clean payment limit

		☐ All Fees
	EEEC. Authority has been since in Decay	1.16 Fees (Filing)
FILING FEE RECEIVED	FEES: Authority has been given in Paper No. to charge/credit DEPOSIT ACCOUNT	☐ 1.17 Fees (Processing Ext. of time)
1324	No for following:	☐ 1.18 Fees (Issue)
		Other
		☐ Credit